

Debtor 1 TODD M. SMITHDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the: WESTERN District of: PA
(State)Case number 18-22548-GLT

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of creditor: J.P. MORGAN MORTGAGE ACQUISITION CORP.Court claim no. (if known):
15

Last 4 digits of any number you use to identify the debtor's account:

5 5 3 4Property address: 3923 LAUREL OAK CIRCLE

Number Street

MURRYSVILLE PA 15668
City State ZIP Code**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: 04/01/2024

MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$

c. **Total.** Add lines a and b.

(c) \$

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1

TODD M. SMITH

First Name

Middle Name

Last Name

Case number (if known) 18-22548-GLT

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Danielle Boyle-Ebersole Date 02/22/2024
Signature

Print Danielle Boyle-Ebersole, Esquire Title Attorney
First Name Middle Name Last Name

Company Hladik, Onorato & Federman, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 298 Wissahickon Avenue
Number Street
North Wales, PA 19454
City State ZIP Code

Contact phone (215) 855- 9521

Email Dboyle-ebersole@hoflawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	Bankruptcy No. 18-22548-GLT
Todd M. Smith	:	Chapter 13
Debtor	:	
	:	
J.P. Morgan Mortgage Acquisition Corp.	:	
	:	
	:	
Movant	:	
vs.	:	
	:	
Todd M. Smith	:	
	:	
Debtor/Respondent	:	
and	:	
Ronda J. Winnecour, Esquire	:	
Trustee/Respondent	:	

CERTIFICATE OF SERVICE

I, Danielle Boyle-Ebersole, Esquire, hereby certify that on 02/22/2024, I have served a copy of this Response to Notice of Final Cure to the following by U.S. Mail, postage pre paid and/or via filing with the US Bankruptcy Court's CM ECF system.

Kenneth Steidl Esquire
Via ECF:
Julie.steidl@steidl-steinberg.com,
Attorney for Debtors

Todd M. Smith
3923 Laurel Oak Circle
Murrysville, PA 15668
Via First Class Mail
Debtors

Ronda J. Winnecour, Esquire
Via ECF:
cmecf@chapter13trusteewdpa.com
Trustee

/s / Danielle Boyle-Ebersole
Danielle Boyle-Ebersole, Esquire
Hladik, Onorato & Federman, LLP
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